

ABSTRACT

The present invention provides tools and techniques for directing funds on behalf of a consumer to a specified account as a beneficial side-effect of a transaction that is primarily directed toward another goal, such as the purchase of merchandise or services.

- 5 For instance, when the consumer purchases goods with a specified credit card, one version of the invention automatically directs an incremental amount to savings on behalf of the consumer, pursuant to an agreement previously made between the consumer and a facilitator. Under such an agreement, a specified percentage of the transaction or a flat amount per transaction is directed to a savings account, a mutual fund account, or another
- 10 savings vehicle. The benefited savings vehicle is not necessarily owned by the consumer. The directed funds may be deposited on an annual basis, a threshold basis, or a one-deposit-per-transaction basis. Other variations are also described.

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